

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Case Number 19-22643-CMB
Derek J. Kovalcin, : Chapter 13
Debtor :
Derek J. Kovalcin, :
Movant :
v. :
Ronda J. Winnecur, :
Ch. 13 Trustee :
Respondent :

DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. The Debtor is not required to pay any Domestic Support Obligations
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtors ineligible for a discharge.
4. On December 12, 2024 at docket number 111, Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Post-Petition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by Undersigned Counsel duly questioned Debtor(s) about the statements in this Certification and verified the answers in support of this Certification.

Dated: December 12, 2024

By: /s/ Lawrence Willis
Lawrence W Willis, Esquire
PA I.D. # 85299
Willis & Associates
201 Penn Center Blvd
Pittsburgh, PA 15235
Tel: 412.235.1721
Fax: 412.542.1704
Email: lawrencew@urfreshstrt.com
Attorney for Debtors